Synopsis of the Thesis Submitted for the Ph.D (Business Administration) Degree of Mangalore University

Title of the Thesis

PROBLEMS AND PROSPECTS OF SMALL SCALE INDUSTRY: A STUDY OF SELECTED UNITS OF BRIKAMA REGION IN THE GAMBIA

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1. INTRODUCTION:

Small Scale Industries (SSIs) continued to attract more research following its success in many developing economies. Due to the significant roles that they play to the socio economic development of nations, they continued to occupy a place of pride on the policy programs for most developing countries (Beck et al. 2005)[1]. Small industries are hailed as panacea and engines of growth in most economies, thus making them a key plank of policy development.

Small industries are seen as conduit for generating economic growth, employment and wealth creation. Empirical diagnosis carried out in many developing countries have shown that small industries contribute to poverty alleviation, income generation and job creation in the context of both social and economic development (Aftab & Rahim, 1989)[2]. The impact of small industry sector goes beyond wage creation, the sector generates employment for the poor and low skilled workers, increase skill development, increase consumer choice in goods and services, act as a bulwark against state and monopoly control and have broader social impact such as access to healthcare, education and improved housing (Oboh, 2004)[3]. It is reported that the small industries account for 75 to 85 per cent of the total industries in the developed countries, while, its share is more than 90 per cent in the developing world (Desai, 2005)[4].

The Small Scale sector continued to play a commendable role in the economic developments of The Gambia as it affords great potential for employment generation. The small scale industry is particularly an employment-oriented one, as it employs more than 60% of the country's labour force, making it the second highest employers of Gambia's labour force after agriculture, contributes 20% of total export earnings, and continues to serves as a green field for the development of entrepreneurial talent enabling the entrepreneurs to upgrade to medium and large scale industries (Ministry of Trade, Industry & Employment, 2015)[5].

In addition to providing direct employment to thousands, this sector is engaged in providing employment to large number of women workers as well as many from the vulnerable and marginalized sectors of society. These attributes make the sector a prime area of importance, if the nation's socio-economic development policy objectives of reducing

unemployment and poverty alleviation are to be realized. The industry being low capital intensive can prove as an efficient and powerful instrument for bringing about the socio-economic transformation of the economy, which is characterized by scarcity of capital, huge quantity of un-used and hidden wealth and chronic unemployment, notably in rural and backward areas of the country.

Recognizing the pivotal role played by small scale industries in the general macroeconomic performance of the economy, the government has taken active steps to promote and foster their growth. These steps have been particularly effective, but the problems related to finance, distribution and production still continued to afflict the sectors growth and performance. While some of these problems are common or more or less to a wide range of small industries, others have specific relevance to a group of industries and to industries located in rural and backward areas. As part of the program to improve the prospects and position of such industries, survey on the "industrial outlook" for different small industries have been conducted on all, the entire country of The Gambia basis so as to build up data on the economic and statistical background against which plans of development may be framed. These surveys, which have been carried out by various study teams and experts committees, have thrown valuable light on the various difficulties and problems faced by different small industries, and have suggested remedial measures to overcome them.

However, despite attention from policymakers, by way of support and incentives, technology infrastructural facilities, marketing and other similar measures geared to revive the sector, it is disquieting to note that the growth of small scale industries has been tardy. Entrepreneurs decry the delay caused by intermittent red-tapes and bemoan the delay in procuring loans from various financing agencies. Inadequate infrastructural facilities, lack of trained manpower and low entrepreneurial skill, poor marketing, deteriorating macroeconomic environment, regulatory issues, non- availability of technical advices are yet other factors which create obstacles in the growth of small scales as well as full utilization of entrepreneurial potential (Social Development Fund, 2014)[6].Thus, the problem of small industries growth appears to be multi-faceted.

These and other related constraints experienced by the sector have posed serious obstacles to growth beyond subsistence level. Therefore, the sector is grapple with chronic problems, as a result of which growth and expansion of small industries continued to be

sluggish. This has prompted the researcher to undertake this study and considered the present an imperative one for any future plan of development for the industry.

2. REVIEW OF LITERATURE: A BRIEF:

There is extensive literature on SSIs in general and studies related to problems faced by SSIs in particular. These studies have been conducted and examined in diverse settings. The purpose of the present section is to highlight some prominent studies made across the globe in issues of interest to the researcher.

Khanka (1998)[7] examined the development of small scale industries in Assam and found that the SSIs face a set of problems viz., problems of infrastructure, finance, marketing, management and insurgency etc. He suggested the creation of basic infrastructural facilities like transport, communication, power and energy to explore possibilities for developing specific industries. Raje (2000)[8] stated that credit is an essential input for working of SSIs. Any delay or inadequate supply of credit is detrimental to the growth of the small scale sector. Therefore adequate and timely availability of credit is significant for setting up and for expansion of the existing units. A study by Welday & Gebrehiowot (2004)[9] in Ethiopia found that factors that constrained the growth and performance of small enterprises included limited access to finance, market and business development services (BDS), unsatisfactory working premises, unfavorable policy environments and an absence of institutional linkages. Bari et al. (2005)[10] found that lack of access to credit, excessive government regulation, an arbitrary and exploitative tax administration system, a weak technological base and the lack of business support services were among the obstacles faced by small enterprises in Pakistan. Mutezo (2005)[11] asserts that the key factor militating against increased investment in SME sector is the structure of the financial sector. He argued that the financial sector is composed of concentrated banking sector targeting corporate accounts and competing with smaller niche banks. He added that there is a strong dearth of strong alternative financial institutions providing credit to self-employed for productive purposes. A larger portion of the SME sector is said to have no access to adequate and appropriate forms of credit and equity or financial services. Rogerson (2006)[12] in the study conducted in the Free State province of South Africa identified access to finance, inadequate premises, lack of equipment and tools, inadequate

markets and marketing, theft, registering and transport challenges as attributes to failure rate in that province. Nieman & Nieuwenhuizen (2009)[13] argued that the largest percentage of SMEs fails during the first two years of their existence due to cash flow problems that arise because they could not manage growth. Zulkifli et al. (2010)[14] identified that the main problems faced by SMEs in Malaysia are the lack of knowledge regarding marketing techniques, branding, customer loyalty and also lack of good contacts with others local and international enterprises. Alam et al. (2011)[15] observed that SMEs in Malaysia have social barriers which are main obstacles to achieve the competitive advantage and consequently many SMEs in Malaysia lose out in terms of opportunities. The Ministry of Trade, Industry and Employment (2013)[16] in The Gambia found that factors that constrained the growth and performance of small enterprises included limited access to finance, market and Business Development Services (BDS), unsatisfactory working premises, unfavorable policy environments and an absence of institutional linkages. Mthabela (2015)[17] identified lack of Government funding, high interest rates and taxes and lack of coaching and mentorship as the most common causes of SME failure in South Africa. Stephen (2015)[18] pointed out the problems of infrastructure, high interest rate on loans, multiple taxation and inaccessibility of credit as the major contributors to low firm creation and failure in Nigeria. Ghamri (2016)[19] identified poor management, lack of workers training and difficulty in procuring bank loans as obstacles that inhibits the growth of small businesses in Saudi Arabia. James et al. (2016)[20] found high cost of production, inadequate knowledge in business management, lack of access to credit, limited access to electricity power and lack of access to credit as the main constraints on small enterprises growth in Ghana.

A review of the foregone literature reveals that, even though a large number of studies related to the problems of SSIs have been conducted in diverse settings, no comprehensive study has been conducted specifically in relation to the problems faced by SSIs and their prospects in the study area. Hence, this study investigates the problems that specifically affect the sectors performance. This therefore makes this study novel and very important in our quest to reduce unemployment and poverty.

3. NEED FOR THE PRESENT STUDY:

After the attainment of independence from Britain in 1965, there has been an increasing concern for rapid socio-economic development of our country in an effort to minimize various imbalances in the economic spheres. In view of this, the government of The Gambia launched a massive programme to increase the pace of economic development. The Economic Recovery Program (1985), with the assistance of the International Monetary Fund, world Bank/IDA, and other multi-lateral and Bi-lateral donors, most befitting enshrined the endeavor made by the government in this regard. The Government has provided dimensions to small industries by extending facilities and assistance to entrepreneurs, so they should not only keep pace with the socio- economic march but also be effective in modernizing the industry and bring them at par with other developing nations. The above reflects that unrestricted development for small industries is seemingly ensured and they have no barrier or a ditch to cross.

However, there has been a wide gap between the percept and the practice. The small scale industries are struggling for a break-through, and are suffering in the midst of available facilities and amenities. Thus, the portrait of small scale industries is not as rosy as it appears. Indeed, it is a paradoxical situation.

Brikama region is no exception. No doubt, a land with vast reserves of natural resources on the one hand, while on the other hand, one of the industrialized back warded regions situated in the westernmost part of The Gambia. In the past many new enterprises have emerged, forming new enterprises complexes, but hardly could they be effective in realizing the desired goal. Most of the enterprises are striving hard to get out of the problems. A colossal number of enterprises are languishing and are not enjoying the benefits bestowed by the Government through its development programme. These enterprises are confronted with numerous problems ranging from entrepreneurial to marketing.

At present, small business units are working in the midst of infrastructural scarcity, controls and restriction. All these constraints put great burden and prevent them to prosper. Moreover, the challenge from their “big brothers” (Large industries) also adds to their misery and limits their field of activity. These sectors also encounter the advertising (marketing) difficulties of their products; hence they remain unknown to the public. They find it difficult

to penetrate deep and wide in the economy. Small businesses are still pursuing old ideas and techniques. They are static and show their apathy to change. Enterprisers are not properly availing themselves of government assistance or institutional finance and are depending on their own meager resources (Social Development Fund, 2014)[21]. In this way, they are not making use of the facilities, which is detrimental for the growth of this sector. This pose a question as to whether the amount of credit sanctioned by financial institutions including banks are in the desired quantum and type to the demand for finance placed by SSIs. Whether the government strategies and incentives are effective for the growth of small and medium enterprises? These issues need to be addressed.

In light of the above, a study in respect of problems and prospects of small scale industries in a backward area is really interesting and is of a highly relevant academic exercise. Being situated in westernmost part of The Gambia, Brikama region comprises of a population of 699,704 (The Gambia Bureau of Statistics, 2013)[22]. The prevalence of unemployment and poverty are high. The resource under-utilization, infrastructural hazards and industrial backwardness added the region dimensions of economic backwardness. It is the question of the above sorts that have prompted the researcher to embark on the proposed study.

4. OBJECTIVES OF THE STUDY:

The main objective of the study is to know the various problems and prospects associated with the working of the selected SSIs located in Brikama region in The Gambia. In order to achieve this main objective, the researcher has framed the following specific objectives:

1. To assess the contribution of SSIs to the growth and development of Brikama Region.

2. To examine the role of institutions and regulatory agencies in the promotion and development of the SSIs.

3. To know the legislation and Government policies pertaining to the SSI and their impact on the growth and development of the SSIs.

4. To highlight the various problems encountered by the SSIs in the areas of strategy, organization, marketing, finance, human resources, etc. and their management by the selected units.

5. To identify the opportunities and prospects for the growth and development of the SSIs in the study area.

6. To analyze and interpret the perceptions of the respondent units and suggest a suitable prescription to overcome the limitations, if any.

5. NATURE AND SCOPE OF THE STUDY:

A review of Gambian small scale industries with reference to Brikama region focuses on the problems, merits and gaps in understanding of growth and direction of small industry in the region, using a qualitative and descriptive research designs. With regard to the area of coverage, Kombo North and Kombo South were chosen as the study locations, as they are the chief districts in the region and are centers of an agglomeration of business activities.

A systematic record of small scale industries of Brikama region does not exist. As registration of small scale industries is purely voluntary, many small industrial units were found to be operating without registration. Concerned data with respect to the total number of such units and their locations could not be obtained. The study has, therefore, been confined to those small scale industrial units which are registered with the Attorney General's Chamber.

Furthermore, the study was conducted on industries representing Agro & Allied, Animal Husbandry, Building Material, Chemical, Food Processing and Bakery, Forest, Engineering and Allied, Printing and Stationery, Textile and Miscellaneous Based only and as such the generalization of the findings of the present study is again limited to that extent.

However, the whole study was done in Brikama region and does not cover any other region for the purpose of field survey.

6. RESEARCH METHODOLOGY:

6.1. Data Collection:

The study is mainly based on primary data collected from the study sites. Required data for the study was collected through questionnaire, discussion and personal interviews done with the owner/ managers of the units, representing various sectors to generate a sector wise response on the issues being faced and expectations of the SSIs. Before the main study was conducted, preliminary discussions were held with the entrepreneurs. Comments and suggestions were also invited from officials of government and other institutions related to the industry. The emphasis is on qualitative understanding of various dimensions of the problems. Therefore, the present researcher actually sat with many of the proprietors and managers of sample units during the working hours to obtain first-hand information through observation.

However, to provide precision to the information obtained, the researcher used a structured questionnaire also. The survey questionnaire design focused on information relating to the demographic characteristics of the entrepreneurs, as well as major problem areas largely considered by the entrepreneurs. The questionnaire also provided for inputs on the respondents views and opinions on what should be done to solve or alleviate the challenges confronting the small scale industries, and due care has been taken to avoid biases induced by the questionnaire and maximize response rates. The questionnaire included 89 questions (most with sub- parts) in eight sections. In order to detect any ambiguities and inherent problems arising from questions that were poorly constructed or not easily understood and even those that were scary or irrelevant to the respondents, the questionnaire initially prepared was put to pilot testing by referring the same to selected units in Bijilo. Keeping in view the reactions, observations and comments of these units, a final questionnaire was prepared. After finalizing the questionnaire, the researcher personally visited the selected units and administered the questionnaire.

For the structural requirements of the study, the scholar had to depend on various secondary sources of information, such as reports, books, journals, surveys, theses, published and unpublished research papers and dissertations etc.

6.2 Sampling Frame:

In the selection of sample units, a stratified random sampling technique has been adopted to fairly and adequately represent the various industrial units. The frame for the survey was prepared on the information provided by the Attorney General's Chamber relating to the establishments registered with them. The total number of units classified in this form was 719. The list of enterprises relates to the year 2016-2017. For the purpose of studying the respondents viewpoints relating to the problems faced by the units, a sample of approximately 15.30 per cent of the population i.e., 110 number of small scale units on the basis of their number of employees, paid in capital/assets and annual sales were considered. While drawing the sample, sufficient care was taken to ensure that the sample adequately represents units of all sizes, both item-wise and production-wise. The units of analysis were both the industrial firm and the entrepreneurs. The survey was conducted during the year 2016-17.

6.3. Data Processing and Analysis:

In order to draw meaningful conclusions and inferences from the survey, the collected data were analyzed using mainly few and relevant descriptive statistical tools such as percentages and tables. Further, Pearson Chi -Square test has also been utilized to study the relationships of various variables. Likewise, pie charts and bar graphs were used to illustrate important and interesting findings. Data processing and analysis was backed up by the use of SPSS 20 and Excel. Before using these tools, techniques of the implications involved therein were thoroughly examined after consulting relevant literature and inviting suggestions from people who had used them earlier.

7. LIMITATIONS OF THE STUDY:

Any research study is subject to certain limitations. There are some which are inherent in all studies of the type undertaken. There are yet others, which are specific to the study arising from the circumstances pertinent to the particular case. The data for the study has been collected through field survey in the study area because there is no established data bank. Some of these are summarized as follows.

1**.** The study has not covered the entire population of industrial units in Brikama region due to limitation of time and budget at disposal.

2. The small scale industry in Brikama is highly unorganized and consists mainly of units which are very small in size. These units do not maintain proper records, Ledger, Stock Statement Cash-Book and Balance Sheet. Most of their transactions remain unaccounted. While every attempt has been made to authenticate the study, certain shortcomings are unavoidable due to the structural weaknesses of the industry.

3. In the absence of sufficient studies on small scale industries in The Gambia, sizeable secondary data for reference on the subject could not be collected.

4. Some of the entrepreneurs were reluctant to give true and fair information relating to production, sales, number of employees, profits etc. So, indirect methods were adopted to gather information about those variables. Therefore, the analysis may suffer from non-sampling errors. In spite of the best efforts to convince the owner-managers that the information collected would be represented, classified and tabulated in such a way that the identity of the individual would not be disclosed, some owners-mangers of such units have not co-operated to the desired extent.

5. The present study dealt with 10 groups of industries in the small scale industry sector. Hence, the findings cannot claim to represent the entire sector of small scale industry in The Gambia.

Despite the above limitations, sincere efforts have been made by the researcher to make the study more meaningful and interesting.

8. LAYOUT OF THE THESIS:

Keeping in view the objectives of the proposed study and their fulfillment, the researcher has organized the entire study in five sequential chapters. The contents of the chapters along with a brief summary are given below in a chronological list with sub-titles.

CHAPTER 1: INTRODUCTION: The chapter -1 being an introductory one, deals with the background issues related to the study, SSIs and economic development, particularly in combating unemployment, constraints associated with SSIs development, overview of previous studies, need, objectives, nature and scope, methodology, limitations and layout of the study.

CHAPTER II: CONCEPTUAL FRAMEWORK: This chapter is devoted to present a conceptual framework of the study. The definition of small scale industry in the Gambian context and in other countries, government policy, programmes and initiatives undertaken from time to time for the growth and development of small scale and the role played by supporting institutions for small scale development at national level have also been examined in this chapter.

CHAPTER III: PROFILE OF BRIKAMA REGION AND SAMPLE UNITS*:* In this chapter, the socioeconomic profile of the study area and the units selected for study are sketched briefly.

CHAPTER IV: ANALYSIS AND INTERPRETATION OF THE DATA: This chapter has analysed and evaluated the data generated from the field through descriptive statistics, tables and charts in order to arrive at meaningful conclusions.

CHAPTER V: MAJOR FINDINGS, SUGGESTIONS AND CONCLUSION: The final chapter contains a summary of the major findings in the foregone chapters, and certain suggestions on the basis of the findings are made at the latter part of the chapter.

9. MAJOR FINDINGS:

The major findings regarding constraints encountered by the SSIs based on the outcome of responses obtained from the sample respondents are summarized hereunder.

- The analysis reveals that most (62.7%) of the sample units are proprietary concerns. Co-operative and company form of organizations are conspicuous by their absence in the selected SSIs units.

- It is revealed in the study that majority (50.9%) of the entrepreneur's falls in the age range of between 20 and 30 years. It implies that the SSIs in the region are highly populated with young and energetic people. This is thus good for the country's economic growth and development.

- The study discloses that majority (62.7%) of the sampled units are started independently by the entrepreneurs.

- The study found that the family background of the majority (50.9%) of the entrepreneurs was business.

- An important finding is that the male entrepreneurs have dominated (90.9%) the small business.

- The study evidenced that most (88.2%) entrepreneurs of the sample units have no inclination to maintain proper books of accounts due to their educational level.

- It is found in the study that majority (55.5%) of the sampled units fall in the investment limit of less than GMD. 10,000.00.

- An analysis of the employment scenario of the sample units reveals that employment of workers in the industrial units is not up to the mark. The average employment per sample unit has been worked out as 6.82 workers. Building material industry group employing 42.50 workers per unit on an average recorded the highest number of

persons employed while the chemical based industry groups employ the lowest number of workers among the sample units by employing 1.84 workers per unit on an average.

- It is exposed from the analysis that bulk (66.67%) of the sample units had no access to credit facilities from banks.

- The study evidenced that the main source of startup capital to the sample units is owner's equity. It constitutes about (50.91%) of the total capital requirement.

- It is clear from the analysis that the major problems encountered by entrepreneurs for getting loans is insufficient sanction (62.5%), which is followed by delay in sanction (25%) and heavy acquisition cost of credit (12.5%).

- The study revealed that the prevalent mode of recruitment of small scale industrial workers is recruitment based on recommendations from existing employees (70%) without resorting to open advertisement or the help of the employment exchanges.

- The employment pattern of the industry reveals that the incidence of child and adolescent labour in this industry is quiet high. This is evident in the fact that (36.37%) of the workforce has not attained the age of 15 years.

- The study tells us that majority of the workers (41.82%) leave their jobs involuntarily mainly due to inadequate income.

- An analysis of area- wise structure of different categories of industries reveals that most (76.4%) of the sampled small scale industries in the region are oriented to local market.

- The present study reveals that majority (92.7%) of the units surveyed had not used advertising tools such as posters, business cards, radio or TV to promote their products and/or services.

- ❖ As regards the choice among the three commonly used methods of deciding advertising budget, the study shows that the majority (63.6%) of the respondent's small units have greater preference for the affordable method.

- ❖ The study shows that vast majority (97.3%) of the SSIs do not have a dedicated marketing or sales department to maximize sales revenue.

- ❖ The study evidenced that most (63.64%) of the entrepreneurs are not aware of the existence of different schemes of SSIs sponsored by government agencies. It is also clear from the survey that the level of awareness about government sponsored schemes was found to be higher among the entrepreneurs with higher educational qualifications.

- ❖ The analysis revealed that a vast majority (92.7%) of the SSI respondents operated their businesses without a business plan.

10. SUGGESTIONS:

Based on the findings of the study, the following suggestions are proposed to policy makers, researchers and practitioners to overcome constraints.

1. Most entrepreneurs have low educational status. Hence, to make the small enterprises more competitive and profitable, boosting the capacity and skills of the operators through continuous training and provision of business advice and consultancy is crucial.

2. The majority of the entrepreneurs did not have access to credit from formal financial institutions as the precondition of collateral and group requirements by these lending institutions proved insurmountable obstacles. In order to overcome these chronic problems, more innovative guarantee schemes should be designed to support entrepreneurs in small enterprises.

3. The entrepreneurs in the study area lacked relevant and practical experience that is gained from an entrepreneurial family background. In addition to liaising with TVET, the

government should establish training institutions for entrepreneurs to provide short and long-term training with the objective of developing their entrepreneurial and managerial capacity.

4. In order to resolve the problem of limited access to market, i.e., few customers coupled with high competition, small enterprises should have access to differentiated market segments, which will help them to operate without stiff competition. This would allow them to increase their turnover at lower transaction costs and, hence, to achieve higher profits.

5. It is observed that most bank credit officers lack understanding of SSI and do not have the requisite skills to assess SSIs credit scores. Further, banks used to pay more attention to documentation and collateral requirements for lending to SSIs. A practical strategy is needed to reduce the cumbersome documentation and filling procedures for which credit officers need proper training to boost their skills with regard to the niche discipline of SSI credit evaluation. Devising suitable credit scoring techniques appropriate for SSIs may generate fruitful outcomes in this sector.

6. As most owner- managers lack the education and experience to handle all of their business accounting needs, it is recommended that the Government in collaboration with the accounting bodies should organize accounting training programmes for owner- managers of MSMEs on proper bookkeeping and accounting practices.

7. Considering the gender disparity in ownership and management of SSIs, there is need to promote targeted interventions to ensure that more women are involved in the SSI sector.

8. Government with the private sector should develop the capacity of BDS providers so that they can offer more services to small enterprises at reasonable cost.

9. Government, NGOs and private sector organizations should embark on sensitization programmes aimed at encouraging smaller enterprises to form business associations especially those in the processing and other value added manufacturing activities.

10. In order to make the Government incentive and supporting measures effective to the entrepreneurs, the entrepreneur’s awareness to the existence of such measures should be developed. In doing so, the mass media of publicity like radio; newspapers, cinema slides etc. can be pressed into service

11. CONCLUSION:

This empirical inquiry helps to comprehend the various problems faced by the selected industrial units in the region under study. The researcher is of the opinion that an earnest implementation of these suggestions with all sense of confidence, optimism, pragmatism, dynamism and dogged determination by all the officials connected, in one way or the other with the problems of development of small scale industries in Brikama region in particular, and at the national level in general will certainly rejuvenate and give a fresh lease of life with more prosperity in the small scale industries in Brikama region. The suggestions of the study are not only applicable to the units under study but also to enterprises with similar profiles to those in the present study.

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